

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/387,764
Filed : September 1, 1999
Applicant : Ganesan, et al.
Title : Electronic Billing With Updateable
Electronics Bill Summary

TC/AU : 3628
Examiner : Nga B. Nguyen

Docket No. : 23952-0016
Customer No. : 29052

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Non-Final Office Action mailed September 13, 2006, Applicants submit the following amendments and remarks. In light of these amendments and remarks, Applicants respectfully assert that all of the claims of the patent application are patentable, and that the application be allowed.

The Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.